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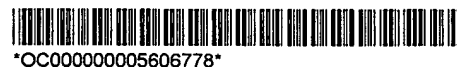
## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

| APPLICATION NUMBER | FILING/RECEIPT DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|---------------------|-----------------------|------------------------|
| 09/680,923         | 10/06/2000          | Steven Bechhofer      | 40108/00101            |

FAY KAPLUN & MARCIN, LLP  
17th Floor  
100 Maiden Lane  
New York, NY 10038

## FORMALITIES LETTER



\*OC000000005606778\*

Date Mailed: 12/08/2000

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is missing.  
*A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.*
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

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*A copy of this notice MUST be returned with the reply.*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

05/07/2001 DTESSEH1 00000006 09680923

01 FC:105

130.00 OP



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[40108/00101]

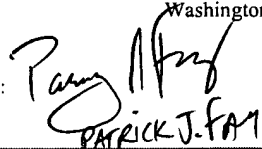
0300

#4

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Bernd COLLMER et al.  
Serial No. : 09/680,923  
Filed : October 6, 2000  
For : A SYSTEM AND METHOD FOR MANAGING RISK  
AND OPPORTUNITY  
Group Art Unit : 2161

Commissioner of Patents  
Washington, D.C. 20231

|  |                   |
|--|-------------------|
| <b>Certificate of Mailing</b>  |                   |
| I hereby certify that this correspondence is being deposited with<br>U.S. Postal Services as first class mail in an envelope addressed to:<br>Commissioner for Patents<br>Washington, DC 20231 |                   |
| By: <br>PATRICK J. FAY   | Date: May 3, 2001 |

**RESPONSE TO NOTICE TO FILE**  
**MISSING PARTS OF NONPROVISIONAL APPLICATION**

S I R:

Transmitted herewith for filing in the above-identified application, in response to a Notice to File Missing Parts of NonProvisional Application Mailed December 08, 2000, is an executed Declaration along with an executed Power of Attorney. A copy of the Notice is enclosed herewith.

Applicants hereby request a three-month extension of time for responding to the Notice to File Missing Parts of Application of December 8, 2000 for which a response period expiring on February 8, 2001 was set. The extended period for response expires on May 8, 2001. A check for payment of the fee for the Notice and the extension fee in the amount of \$1,020.00 is attached hereto.

05/07/2001 DTESSEM1 00000006 09680923

02 FC:117

890.00 OP

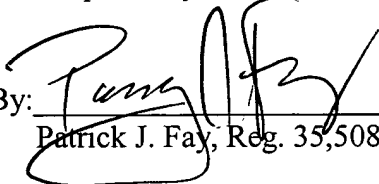
Please charge **any deficiency** or credit any overpayment to the Deposit Account of Fay  
Kaplun & Marcin, LLP No. **50-1492**. A copy of this letter is enclosed for that purpose.

Respectfully submitted,

Dated:

May 2, 2001

By:

  
Patrick J. Fay, Reg. 35,508

Fay Kaplun & Marcin, LLP  
100 Maiden Lane, 17<sup>th</sup> Floor  
New York, NY 10038  
(212) 898-8819